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Patent  
S&L File No. P-22425-B USA

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: patent application of  
**Michael J. Picciallo**

This is a Divisional Application of prior Appl.  
Serial No. 08/875,929 filed on June 16, 1997, which,  
in turn, is a Continuation-In-Part of prior Appl. Serial  
No. 08/575,173, filed April 16, 1996 (now abandoned)

Filed: **herewith**

For: **THIRD PARTY CREDIT ACCOUNT**

X

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

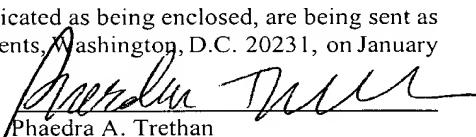
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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence, along with any papers indicated as being enclosed, are being sent as Express Mail Label No. EL406409085US to : Assistant Commissioner for Patents, Washington, D.C. 20231, on January 5, 2000.

Date

1/5/00

  
Phaedra A. Trethan

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**PRELIMINARY AMENDMENT**

Prior to examination of the above-identified patent application, please enter the following amendments and remarks of record.